

The Power Series of Index Annuities[®]

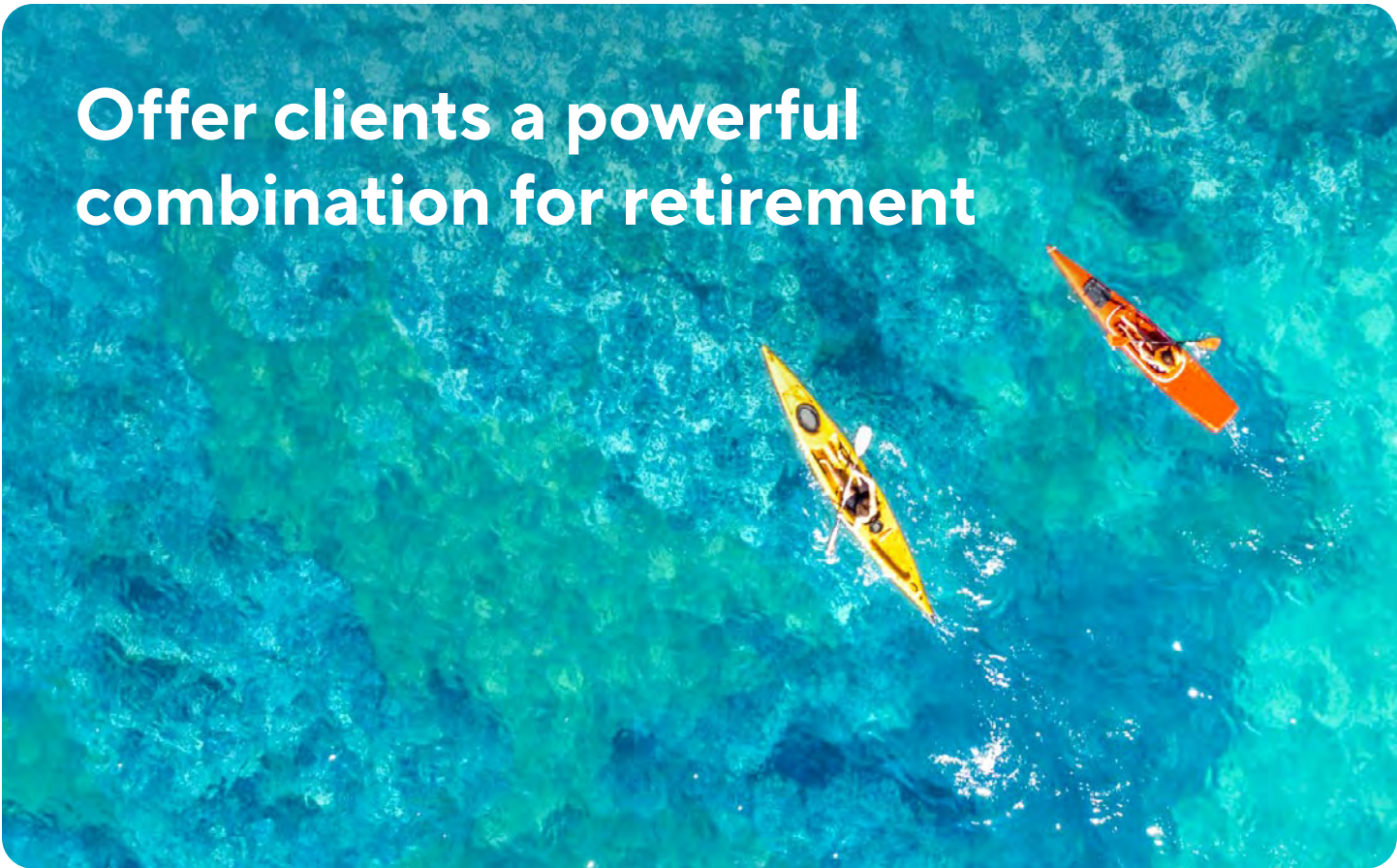
Product guide

Power Select Builder 8[®]




Power Select Builder[®]

Power Select Plus Income[®]

Offer clients a powerful combination for retirement



The Power Series of Index Annuities® can help clients:

-  **Grow** retirement assets based partly on the performance of leading indices.
-  **Accumulate** more assets for retirement through the power of tax deferral.
-  **Protect** principal against market volatility.

Contact your Corebridge Financial representative for more information.

Important information about selling index annuity products

Index annuity products are fixed deferred annuities, and it's important that producers properly position these products when selling them to clients. Index annuities are not subject to federal and state securities registration requirements, so it's important to understand that the way in which a product is marketed can directly impact the determination of whether it is considered to be a security. Therefore, all producers should be aware of the following guidelines for marketing index annuity products:

- Index annuity products should be properly positioned as fixed deferred annuities and not as any other kind of product.
- They should not be marketed as being equivalent to, or as a substitute for, equity investments (such as mutual funds, securities, an investment in the market, etc.).
- The marketing and sales process should speak to the guaranteed features of the product without unduly emphasizing the possibility of index interest crediting or implying any linkage to equities.
- The overall focus of any marketing, including any sales presentations, should be the long-term retirement aspects of index annuities, such as minimum guaranteed surrender values, annuity payout options and the safety and stability of insurance products in general.
- Index interest crediting rates may differ when the guaranteed living benefit rider is elected.

Key terms and definitions

AB All Market Index®: An adaptive, dynamically allocated index with access to 20 global growth and global defensive markets.

Dimensional US Foundations Index: A diversified index of equities, fixed income and commodities that uses a scientific, research-driven approach to help deliver growth with consistently low volatility.

Enhanced Income Benefit (Confinement Rider): A feature that is automatically included with Lifetime Income Plus Flex and Lifetime Income Plus Multiplier Flex for no additional fee. It provides enhanced income if the client is confined to a qualified facility such as a nursing home.

Enhanced Participation Rate (EPR): A participation rate that is higher than those offered in traditional participation rate accounts. It gives clients the opportunity to earn more interest in up markets. The EPR is available in select index interest accounts for an annual fee.

Excess withdrawal: Any withdrawal in excess of the Maximum Annual Withdrawal Amount.

GLB rider activation: The decision to activate or turn on the rider's stream of guaranteed lifetime income. Clients must notify us in writing to begin taking lifetime withdrawals.

Income Base: The value on which guaranteed withdrawals and the rider fee are based; it is not used in the calculation of the contract value or any other benefits under the contract, and cannot be withdrawn partially or in a lump sum.

Income Credit: The amount that may be added to the Income Base on contract anniversaries.

Income Credit Base: A component of the rider that is used to calculate the annual income credit.

Index rate cap: The maximum amount of interest that can be credited to an index interest account over an index term.

Maximum Annual Withdrawal Amount: The maximum amount of income that can be taken each year once the rider has been activated without reducing the Income Base and Income Credit Base.

Participation rate: The percentage of the positive movement of an index that is used to calculate the interest earned in the contract.

Performance-triggered rate: A preset rate guaranteed to be credited when index performance is flat or positive. This rate is credited even if index return is higher. No interest is credited if index return is negative.

Premium enhancement: Amount that may be added to the contract (also known as a bonus)*.

Premium enhancement recapture: Premium enhancements are subject to an 8-year recapture schedule. A portion of the premium enhancement will be recaptured on a pro-rata basis if the contract is annuitized or surrendered, or if withdrawals exceed the 5% Free Withdrawal Amount taken prior to the end of the 8th contract year. Pro-rata means the premium enhancement will be reduced by the same percentage that the withdrawal in excess of the Free Withdrawal Amount reduced the contract value.

Spread: Minimum percentage or threshold that the index's performance must exceed to be credited interest.

Note: Enhanced Participation Rate (EPR) accounts are available for an annual fee. Clients may receive higher interest credits in EPR accounts, but interest credits are not guaranteed. At the end of the contract's withdrawal charge period, if the total amount of EPR strategy fees exceeds the total interest earned in the annuity, the difference will be credited to the annuity.

*Only available in Power Select Builder 8.

Power Select Builder 8[®]

Description	Index annuity focusing on asset accumulation with no guaranteed living benefit riders
Issue age	<ul style="list-style-type: none"> • 18-80 owner and annuitant
Premium	<ul style="list-style-type: none"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Premium enhancement (bonus)	10% on all premiums paid in the first 30 days after contract issue. Premium enhancement may be lower or not available in certain states.
Premium enhancement recapture	Declines over the contract's first 8 years: 80-70-60-50-40-30-20-10-0%. Applies upon death, annuitization, full surrender or partial withdrawals exceeding the 5% Free Withdrawal Amount.
Guaranteed living benefit rider	Not available
Enhanced Income Benefit	Not available
Interest crediting options	13 Index Interest Accounts (see details on page 7) and a 1-Year Fixed Interest Account
Death benefit	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
Free withdrawals	Up to 5% of the annuity contract value (based on prior anniversary value) if taken after the first contract year
Withdrawal charge	<ul style="list-style-type: none"> • Applies to amounts in excess of the free withdrawal amount • Declines over 8 years: 8-8-7-6-5-4-3-2-0%
Market Value Adjustment (MVA)	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.
Waiver of withdrawal charge and MVA	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider) or has extended care needs (Extended Care Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 5% free withdrawal amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA and withdrawal charge

Note: This product guide is not intended to be all-inclusive. State variations may apply. Please refer to the Owner Acknowledgment and Disclosure Statement for more information. See page 3 for Key Terms and Definitions.

For financial professional or agent use only. Not for use with the public.

Power Select Builder®

Description	Index annuity focusing on asset accumulation with no guaranteed living benefit riders
Issue age	<ul style="list-style-type: none"> • 18-78 owner and annuitant
Premium	<ul style="list-style-type: none"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Premium enhancement (bonus)	Not applicable
Premium enhancement recapture	Not applicable
Guaranteed living benefit rider	Not available
Enhanced Income Benefit (Confinement Rider)	Not available
Interest crediting options	20 Index Interest Accounts and a 1-year Fixed Interest Account
Death benefit	<ul style="list-style-type: none"> • Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year
Withdrawal charge	<ul style="list-style-type: none"> • Applies to amounts in excess of the Free Withdrawal amount • 9-9-8-7-6-5-4-3-2-1-0% • 10-9-8-7-6-5-4-3-2-1-0% applies to the following states: AK, CA, CT, DE, FL, MA, MN, NJ, NV, ND, OH, OR, SC, SD, TX, UT, & WA
Market Value Adjustment (MVA)	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.
Waiver of withdrawal charge and MVA	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider) or extended care needs (Extended Care Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% free withdrawal amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA, living benefit fee and withdrawal charge

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply. See page 3 for Key Terms and Definitions. Please also refer to the Owner Acknowledgment and Disclosure Statement for more information.

For financial professional or agent use only. Not for use with the public.



Power Select Plus Income®

Description	Index annuity focusing on retirement income with guaranteed living benefit riders.
Issue age	<ul style="list-style-type: none"> • 50-78 owner and annuitant
Premium	<ul style="list-style-type: none"> • Initial: \$25,000 minimum (qualified and non-qualified) • Subsequent: Only in the first 30 days after contract issue • Requires prior company approval if total of all contracts issued to the same owner and/or annuitant exceeds \$2 million
Premium enhancement (bonus)	Not applicable
Premium enhancement recapture	Not applicable
Guaranteed living benefit rider	Choice of Lifetime Income Plus Flex® or Lifetime Income Plus Multiplier Flex.® One benefit must be selected at contract issue. Each rider is subject to an annual fee of 1.10% of the Income Base. See details on page 5.
Interest crediting options	11 Index Interest Accounts (see details on page 7) and a 1-Year Fixed Interest Account.
Enhanced Income Benefit (Confinement Rider)	Opportunity to increase income with the Enhanced Income Benefit (Confinement Rider) if confined to a qualified facility such as a nursing home. See page 8 for details. It is automatically included with Power Select Plus Income for no additional fee.
Death benefit	Greater of 1) the annuity contract value; or 2) Minimum Withdrawal Value
Free withdrawals	Up to 10% of the annuity contract value (based on prior anniversary value) if taken after the first contract year or the Maximum Annual Withdrawal Amount under a guaranteed living benefit rider, whichever is greater.
Withdrawal charge	<ul style="list-style-type: none"> • Applies to amounts in excess of the free withdrawal amount • 9-9-8-7-6-5-4-3-2-1-0% • 10-9-8-7-6-5-4-3-2-1-0% applies to the following states: AK, CA, CT, DE, FL, MA, MN, NJ, NV, ND, OH, OR, SC, SD, TX, UT, & WA
Market Value Adjustment (MVA)	Applies to any withdrawals subject to withdrawal charges. Increases or decreases the withdrawal amount to reflect interest rate changes based on an external index stated in the contract. Not applicable in all states.
Waiver of withdrawal charge and MVA	Withdrawal charge and MVA may be waived for certain withdrawals if the contract owner is diagnosed with a terminal illness (Terminal Illness Rider) or has extended care needs (Extended Care Rider). Riders may not be available in all states. Restrictions and limitations apply. See the Owner Acknowledgment and Disclosure Statement for details.
Minimum Withdrawal Value	87.5% of premiums, growing at an annual rate as specified in the contract (less withdrawals, excluding withdrawal charges and MVA). State variations apply.
Required Minimum Distributions (RMDs)	Withdrawal charges and MVA will not apply to RMDs attributable to the contract. RMDs count against the 10% free withdrawal amount and the Maximum Annual Withdrawal Amount. Failure to satisfy the RMD requirements may result in a tax penalty.
Annuitization choices	Life income; joint and survivor annuity; joint and survivor annuity with 10- or 20-year period certain; life annuity with 10- or 20-year period certain; and income for a specified period (5-30 years). Clients lose access to contract value with annuitization.
Cash surrender value	Greater of 1) Minimum Withdrawal Value; or 2) contract value adjusted for any MVA and withdrawal charge

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply. See page 3 for Key Terms and Definitions. Please also refer to the Owner Acknowledgment and Disclosure Statement for more information.

For financial professional or agent use only. Not for use with the public.

Guaranteed living benefit (GLB) riders

	Lifetime Income Plus Flex	Lifetime Income Plus Multiplier Flex
Annual Income Credit (Roll-Up)	<ul style="list-style-type: none"> • Before activation: 8.5% of the Income Credit Base each contract year • After activation and first withdrawal: Income Base and lifetime withdrawal rate are locked in 	<ul style="list-style-type: none"> • Before activation: Income Credit Base is multiplied by a rate equal to DOUBLE (x2) the interest earned (if any) • After activation and first withdrawal: Income Credit Base is multiplied by a rate that MATCHES (x1) the interest earned (if any)
Income Base	<ul style="list-style-type: none"> • Initially equals eligible premiums • May increase to the greater of the contract value or the Income Base plus any available income credit on each contract anniversary 	<ul style="list-style-type: none"> • Initially equals eligible premiums • May increase with any available income credit on each contract anniversary
Income Credit Base	<ul style="list-style-type: none"> • Initially equals eligible premiums • May increase with the Income Base on each contract anniversary • Is not increased by income credits 	<ul style="list-style-type: none"> • Initially equals eligible premiums • Before activation: Is not increased by income credits • After activation and first withdrawal: Is increased to equal the value of the Income Base
Income Credit Period	Until the rider is activated by the client	Until the earlier of the annuity's maturity date (age 95) or the depletion of the contract value
Maximum Annual Withdrawal Amount (MAWA) after activation	<p>The MAWA is calculated as a percentage of the Income Base. Scan to view the current rates for each rider.</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"> <p>Lifetime Income Plus Flex</p>  </div> <div style="text-align: center;"> <p>Lifetime Income Plus Multiplier Flex</p>  </div> </div>	
	<ul style="list-style-type: none"> • Withdrawals in excess of the MAWA will reduce future income under the benefit, even if they are free withdrawals • Age is based on the age of the older individual if the contract is jointly owned (one covered person) or the age of the younger individual (two covered persons) 	
Activation	The decision to turn on the GLB rider's stream of guaranteed lifetime income. Activation must be requested in writing via an AGL form.	
Eligible premiums	All premiums paid in the contract's first 30 days. Included in the Income Base and Income Credit Base.	
Rider fee	1.10% of the Income Base. Deducted from the contract value on each contract anniversary or on a pro-rata basis if the contract is fully surrendered before the end of the contract year.	

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply. See page 3 for Key Terms and Definitions. Please also refer to the Owner Acknowledgment and Disclosure Statement for more information.

For financial professional or agent use only. Not for use with the public.

Enhanced income and flexibility with GLB riders

Lifetime Income Plus Flex and Lifetime Income Plus Multiplier Flex

<p>Enhanced Income Benefit (Confinement Rider)</p>	<p>Beginning on the second contract anniversary, clients have the opportunity to receive enhanced income of up to 200% of their MAWA on or after GLB rider activation. Clients must be confined to a qualified facility such as a nursing home for at least 90 days to be eligible for this benefit. The enhanced income will not be treated as an excess withdrawal and is available for up to five contract years or the depletion of the contract value, if sooner. The confinement rider is not long-term care insurance and is subject to other restrictions and limitations. Please see the contract and Owner's Acknowledgment and Disclosure Statement for details.</p>
<p>Flexibility to take income without impacting key guarantees</p>	<p>Withdrawals taken prior to activation will NOT:</p> <ul style="list-style-type: none"> • Void the 9% Income Credit Rate (Lifetime Income Plus Flex) • Eliminate the Double (x2) feature (Lifetime Income Plus Multiplier Flex) • Lock in the MAWA for life <p>Please note the Income Base and Income Credit Base are reduced in the same proportion by which the withdrawal reduces the contract value.</p>
<p>Flexibility to change coverage after contract issue</p>	<p>Single or joint life coverage is elected at contract issue. However, changes may be made at the time of activation or under certain situations prior to activation, such as marriage, divorce or death of a spouse. No changes are allowed after activation. Other limitations and restrictions apply.</p>

Indices

Equity market Indices¹



S&P 500®
U.S. stocks



Russell 2000
U.S. small-cap stocks

Multi-asset, risk-managed indices²



AB All Market Index®
Global stocks & global bonds



Dimensional US Foundations Index
Stocks, bonds & commodities



ML Strategic Balanced Index®
Stocks, bonds & cash



PIMCO Global Optima Index®
Global stocks & U.S. bonds

Note: Index annuities are not a direct investment in the stock market.

¹ The Russell 2000® and S&P 500® are price return indices and do not include dividends.

² Both the AB All Market Index® and the ML Strategic Balanced Index® embed an annual index cost in the calculations of the change in index value. This embedded index cost will reduce any change in index value, and it funds certain operational and licensing costs. Since it will affect the returns of the indices, it may also impact the amount of interest credited to the index annuity; however, it is not a fee paid by the policy owner or received by the issuing insurance company.

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply.

See page 3 for Key Terms and Definitions. Please also refer to the Owner Acknowledgment and Disclosure Statement for more information.

For financial professional or agent use only. Not for use with the public.

Index interest accounts

Index	Index term	Index interest account options		
		Power Select Builder 8	Power Select Builder	Power Select Plus Income
Equity market indices*				
S&P 500® U.S. stock index composed of 500 leading stocks	Annual Point-to-Point	✓	✓	✓
	Annual Point-to-Point Participation Rate	✓		
	2-Year Point-to-Point Participation Rate		✓	✓
	Annual Point-to-Point Performance Triggered	✓	✓	✓
Russell 2000® U.S. small-cap stock index with market capitalizations that average \$2 billion	Annual Point-to-Point Participation Rate		✓	✓
Multi-asset risk-managed indices*				
AB All Market Index® Adaptive index diversified across 20 global growth and global defensive markets	Annual Point-to-Point Participation Rate	✓	✓	
	2-Year Point-to-Point Participation Rate	✓	✓	
	Annual Point-to-Point Participation Rate w/ Spread			✓
	2-Year Point-to-Point Participation Rate w/Spread			✓
	Annual Point-to-Point with Enhanced PAR Rate (Tier 1)	✓	✓	
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 1)	✓	✓	
	Annual Point-to-Point with Enhanced PAR Rate (Tier 2)	✓	✓	
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 2)	✓	✓	
Dimensional U.S. Foundations Index Research-backed index of stocks, bonds and commodities	Annual Point-to-Point Participation Rate	✓	✓	
	2-Year Point-to-Point Participation Rate	✓	✓	
	Annual Point-to-Point Participation Rate w/ Spread			✓
	2-Year Point-to-Point Participation Rate w/Spread			✓
	Annual Point-to-Point with Enhanced PAR Rate (Tier 1)	✓	✓	
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 1)	✓	✓	
	Annual Point-to-Point with Enhanced PAR Rate (Tier 2)	✓	✓	
	2-Year Point-to-Point with Enhanced PAR Rate (Tier 2)	✓	✓	

* Note: The index rate caps, spreads and participation rates are set for each index term (1 year or 2 years) by American General Life Insurance Company. For each 2-Year Point-to-Point index interest account subject to a spread, the total spread is the annualized spread multiplied by two. The participation rate is set at 100% for the index interest accounts subject to an index rate cap or spread only and is guaranteed for the life of the contract. The Participation Rate index interest accounts will be subject to a participation rate, which ranges from 5% to 100% and is subject to change. The Participation (PAR) Rate for the PAR Rate with Spread accounts may be below or above 100%. The composition and risk-controlled nature of the ML Strategic Balanced Index® may dampen the upside potential of the Index's performance. For all accounts, the interest credited rate will never be less than zero percent. For Power Select Plus Income, the index rate caps and spreads for all accounts, the participation rates for the index accounts subject to a fluctuating participation rate and the interest rate for the 1-year fixed interest account may vary based on the guaranteed living benefit rider elected. Index interest accounts may not be available in all states.

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply.

For financial professional or agent use only. Not for use with the public.

Index interest accounts

Index	Index term	Index interest account options		
		Power Select Builder 8	Power Select Builder	Power Select Plus Income
Multi-asset risk-managed indices*				
ML Strategic Balanced Index® Hybrid index of stocks, bonds and cash	Annual Point-to-Point Participation Rate		✓	✓
	2-Year Point-to-Point Spread		✓	✓
	2-Year Point-to-Point Participation Rate	✓		
PIMCO Global Optima Index® Dynamic index of global equity and U.S. fixed income market	Annual Point-to-Point Participation Rate	✓	✓	✓
	2-Year Point-to-Point Participation Rate	✓	✓	✓

*Note: The index rate caps, spreads and participation rates are set for each index term (1 year or 2 years) by American General Life Insurance Company. For each 2-Year Point-to-Point index interest account subject to a spread, the total spread is the annualized spread multiplied by two. The participation rate is set at 100% for the index interest accounts subject to an index rate cap or spread only and is guaranteed for the life of the contract. The Participation Rate index interest accounts will be subject to a participation rate, which ranges from 5% to 100% and is subject to change. The Participation (PAR) Rate for the PAR Rate with Spread accounts may be below or above 100%. The composition and risk-controlled nature of the ML Strategic Balanced Index® may dampen the upside potential of the Index's performance. For all accounts, the interest credited rate will never be less than zero percent. For Power Select Plus Income, the index rate caps and spreads for all accounts, the participation rates for the index accounts subject to a fluctuating participation rate and the interest rate for the 1-year fixed interest account may vary based on the guaranteed living benefit rider elected. Index interest accounts may not be available in all states.

Note: This product guide is not intended to be all-inclusive. State and firm variations may apply.

AB All Market Index[®] is a service mark owned by AllianceBernstein L.P. (“AB”), and has been licensed to American General Life Insurance Company (“Licensee”). The index annuity product to which this disclosure applies (the “Product”) has been developed solely by Licensee. The Product is not sponsored, endorsed, or promoted by AB, and AB bears no liability with respect to the Product or any index on which such Product is based. AB does not provide investment advice to the Product or Licensee, and in no event shall any contract owner of the Product be deemed to be a client of AB. The prospectus, contract, policy or other similar governing document contains a more detailed description of the limited relationship AB has with Licensee and any related product.

The Dimensional US Foundations Index (the “Index”) is sponsored and published by Dimensional Fund Advisors LP (“Dimensional”), which has contracted with Salt Financial LLC (“Salt”) (each of Dimensional and Salt, a “Licensor”, and which shall include each of their respective directors, officers, employees, representatives, delegates or agents) to provide intellectual property that is used by Dimensional in connection with the maintenance and calculation of the Index. The use of “Dimensional” in the name of the Index and the related stylized mark(s) are service marks of Dimensional and have been licensed for use by American General Life Insurance Company (“AGL”). AGL has entered into a license agreement with Dimensional providing for the right to use the Index and related trademarks in connection with the Index Annuity (the “Annuity”). The Annuity is not sponsored, endorsed, sold or promoted by any Licensor, and no Licensor makes any representation regarding the advisability of investing in such Annuity. No Licensor has any responsibilities, obligations or duties to investors in the Annuity, nor does any Licensor make any express or implied warranties, including, but not limited to, any warranties of merchantability or fitness for a particular purpose or use with respect to the Index. No Licensor guarantees the accuracy, timeliness or completeness of the Index or any data included therein or the calculation thereof or any communications with respect thereto, and each has no liability for any errors, omissions or interruptions of the Index, or in connection with its use. In no event shall any Licensor have any liability of whatever nature for any losses, damages, costs, claims and expenses (including any special, punitive, direct, indirect or consequential damages (including lost profits)) arising out of matters relating to the use of the Index, even if notified of the possibility of such damages. Each Licensor has provided AGL with all material information related to the Index methodology and the maintenance and calculation of the Index. No Licensor makes any representation with respect to the completeness of information related to the Index provided by AGL in connection with the offer or sale of any Annuity. No Licensor published or approved this document, nor does any Licensor accept any responsibility for its contents or use.

The ML Strategic Balanced Index[®]: AGL’s licensing relationship with Merrill Lynch, Pierce, Fenner & Smith Incorporated for use of the ML Strategic Balanced Index[®] and for use of certain service marks includes AGL’s purchase of financial instruments for purposes of meeting its interest crediting obligations. Some portion of those instruments will, or may be, purchased from Merrill Lynch, Pierce, Fenner & Smith Incorporated or its affiliates.

Merrill Lynch, Pierce, Fenner & Smith Incorporated and its affiliates (“BofA Merrill Lynch”) indices and related information, the name “BofA Merrill Lynch”, and related trademarks, are intellectual property licensed from BofA Merrill Lynch, and may not be copied, used, or distributed without BofA Merrill Lynch’s prior written approval. The products of licensee AGL have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by BofA Merrill Lynch. BOFA MERRILL LYNCH MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO ANY INDEX, ANY RELATED INFORMATION, ITS TRADEMARKS, OR THE PRODUCT(S) (INCLUDING WITHOUT LIMITATION, ITS QUALITY, ACCURACY, SUITABILITY AND/OR COMPLETENESS).

The ML Strategic Balanced Index[®] (the “Index”) is the property of Merrill Lynch, Pierce, Fenner & Smith Incorporated, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) to calculate and maintain the Index. The Index is not sponsored by S&P Dow Jones Indices or its affiliates or its third party licensors (collectively, “S&P Dow Jones Indices”). S&P Dow Jones Indices will not be liable for any errors or omissions in calculating the Index. “Calculated by S&P Dow Jones Indices” and the related stylized mark(s) are service marks of S&P Dow Jones Indices and have been licensed for use by Merrill Lynch, Pierce, Fenner & Smith Incorporated.

The PIMCO Global Optima Index[®] (the “Index”) is a trademark of Pacific Investment Management Company LLC (“PIMCO”) and has been licensed for use by American General Life Insurance Company (“AGL”) with respect to the Power Series of Index Annuities (the “Product”). The Index is the exclusive property of PIMCO and is made and compiled without regard to the needs, including, but not limited to, the suitability or appropriateness needs, as applicable, of AGL, the Product, or owners of the Product. The Product is not sold, sponsored, endorsed or promoted by PIMCO or any other party involved in, or related to, making or compiling the Index. Neither PIMCO, the index calculation agent nor any of the constituent owners provides investment advice to AGL with respect to the Product or to owners of the Product.

Neither PIMCO nor any other party involved in, or related to, making or compiling the Index has any obligation to continue to provide the Index to AGL with respect to the Product. Neither PIMCO nor any other party involved in, or related to, making or compiling the Index makes any representation regarding the Index, Index information, performance, annuities generally or the Product particularly.

PIMCO disclaims all warranties, express or implied, including all warranties of merchantability or fitness for a particular purpose or use. PIMCO shall have no responsibility or liability whatsoever with respect to the Product. The Index is comprised of a number of constituents, some of which are owned by entities other than PIMCO. The Index relies on a variety of publicly available data and information and licensable equity and fixed income sub-indices. All disclaimers relative to PIMCO also apply separately to those constituent owners and to the index calculation agent.

Russell 2000[®]: The index annuity product to which this disclosure applies (the “Product”) has been developed solely by American General Life Insurance Company (“AGL”). The “Product” is not in any way connected to or sponsored, endorsed, sold or promoted by the London Stock Exchange Group plc and its group undertakings (collectively, the “LSE Group”). FTSE Russell is a trading name of certain of the LSE Group companies.

All rights in the Russell 2000[®] Index (the “Index”) vest in the relevant LSE Group company which owns the Index. Russell[®], Russell 2000[®], FTSE[®] Russell[®] and FTSE Russell[®] are trademark(s) of the relevant LSE Group companies and are used by any other LSE Group company under license. “TMX[®]” is a trade mark of TSX, Inc. and used by the LSE Group under license.

The Index is calculated by or on behalf of FTSE International Limited or its affiliate, agent or partner. The LSE Group does not accept any liability whatsoever to any person arising out of (a) the use of, reliance on or any error in the Index or (b) the purchase of or operation of the Product. The LSE Group makes no claim, prediction, warranty or representation either as to the results to be obtained from the Product or the suitability of the Index for the purpose to which it is being put by AGL.

The S&P 500[®] Index is a product of S&P Dow Jones Indices LLC (“SPDJI”), and has been licensed for use by American General Life Insurance Company (“AGL”) and affiliates. Standard & Poor’s, S&P[®] and S&P 500[®] are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by AGL and affiliates. AGL and affiliates’ products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of purchasing such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500[®] Index.

This material is general in nature, was developed for educational use only, and is not intended to provide financial, legal, fiduciary, accounting or tax advice, nor is it intended to make any recommendations. Applicable laws and regulations are complex and subject to change. For legal, accounting or tax advice, clients should consult the appropriate professional.

Index annuities are not a direct investment in the stock market. They are long-term insurance products with guarantees backed by the claims-paying ability of the issuing insurance company. They provide the potential for interest to be credited based in part on the performance of the specified index, without the risk of loss of premium due to market downturns or fluctuations. Index annuities may not be appropriate for all clients.

Withdrawals may be subject to federal and/ or state income taxes. An additional 10% federal tax may apply if clients make withdrawals or surrender their annuity before age 59½. Clients should consult a tax advisor regarding their specific situation.

Annuities are issued by **American General Life Insurance Company (AGL)**, Houston, TX. AGL is a member of Corebridge Financial, Inc. The underwriting risks, financial and contractual obligations and support functions associated with the annuities issued by AGL are its responsibility. Guarantees are backed by the claims-paying ability of AGL. AGL does not solicit, issue or deliver policies or contracts in the state of New York. Annuities and riders may vary by state and are not available in all states. This material is not intended for use in the state of Idaho or New York.

All companies above are wholly owned subsidiaries of Corebridge Financial, Inc. Corebridge Financial and Corebridge are marketing names used by these companies.

©2024 Corebridge Financial, Inc. All rights reserved.

corebridgefinancial.com

Not FDIC or NCUA/NCUSIF Insured
May Lose Value • No Bank or Credit Union Guarantee Not a Deposit • Not Insured by any Federal Government Agency

For financial professional or agent use only. Not for use with the public.

16191MSG.9 (4/24)

